

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Luis Angel Morato-Lara  
Debtor

Case No. 16-02379-MDF  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0314-1

User: CGambini  
Form ID: 318

Page 1 of 2  
Total Noticed: 26

Date Rcvd: Oct 06, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 08, 2016.

db +Luis Angel Morato-Lara, 1102 N. Second Street, Harrisburg, PA 17102-3108  
cr +Anthony Pierce, 313 Peffer Street, Harrisburg, PA 17102-1834  
4797429 +ANTHONY PIERCE, 1727 N 6TH ST, HARRISBURG, PA 17102-1108  
4797431 +ANTHONY RODRIGUEZ A.K.A. ANTHONY PIERCE, ANTHONY PIERCE RODRIGUEZ A.K.A., 1727 N 6TH ST,  
HARRISBURG, PA 17102-1108  
4797432 +CAPITAL REGION WATER, 100 PINE DR, HARRISBURG, PA 17103-1260  
4797436 +CAPITAL TAX COLLECTION BUREAU, PO BOX 60689, HARRISBURG, PA 17106-0689  
4797439 +CITY TREASURER, 10 North Second Street, Suite 103, HARRISBURG, PA 17101-1679  
4841139 DAUPHIN COUNTY TAX CLAIM BUREAU, P O BOX 1295, HARRISBURG, PA 17108-1295  
4797443 +DAUPHIN COUNTY TREASURER, 101 MARKET ST. ROOM 105, HARRISBURG, PA 17101-2012  
4797446 +Estate of Raymond G. White, Sr., c/o Michael E. Yellot, Esquire,  
524 N. Providence Road, Suite 201, Media, PA 19063-3056  
4797447 +M & T Bank, Attn: Bankruptcy Dept., 110 Wehrle Drive, Buffalo, NY 14225  
4797454 +MAGISTERIAL DISTRICT#: MDJ-12-2-04, 1805 N CAMERON ST, HARRISBURG, PA 17103-1021  
4797448 +Magisterial District Court 12-2-03, 50 Canal Street, Middletown, PA 17057-1568  
4797460 +PPL ELECTRIC UTILITIES, 827 HAUSMAN RD, ALLENTOWN, PA 18104-9392  
4797456 +Penn Credit Corporatio, 916 S 14th St, Harrisburg, PA 17104-3425  
4797457 +Penn Credit Corporation, Attn: Bankruptcy, PO Box 988, HARRISBURG, PA 17108-0988  
4797459 +Pnc Mortgage, Po Box 8703, Dayton, OH 45401-8703  
4797465 +Rebecca White, c/o Michael E. Yellot, Esquire, 524 N. Providence Road, Suite 201,  
Media, PA 19063-3056  
4797466 +Seterus, 14523 Sw Millikan Way St, Beaverton, OR 97005-2352  
4797468 +Torres Crdit, 27 Fairview, Carlisle, PA 17015-3200  
4797469 +Torres Credit Srv, 27 Fairview St Ste 301, Carlisle, PA 17015-3200

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4797428 EDI: AMEREXPR.COM Oct 06 2016 19:03:00 Amex, P.O. Box 297871,  
Fort Lauderdale, FL 33329-7871  
4797437 +EDI: CHASE.COM Oct 06 2016 19:08:00 Chase Card, Po Box 15298, Wilmington, DE 19850-5298  
4797438 +EDI: CITICORP.COM Oct 06 2016 19:03:00 Citi, Po Box 6241, Sioux Falls, SD 57117-6241  
4797445 +EDI: DISCOVER.COM Oct 06 2016 19:03:00 Discover Fin Svcs Llc, Po Box 15316,  
Wilmington, DE 19850-5316  
4797467 +EDI: SWCR.COM Oct 06 2016 19:08:00 Southwest Credit Syste, 4120 International Pkwy,  
Carrollton, TX 75007-1958

TOTAL: 5

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

4797430\* +ANTHONY PIERCE, 1727 N 6TH ST, HARRISBURG, PA 17102-1108  
4797435\* +CAPITAL REGION WATER, 100 PINE DR, HARRISBURG, PA 17103-1260  
4797433\* +CAPITAL REGION WATER, 100 PINE DR, HARRISBURG, PA 17103-1260  
4797434\* +CAPITAL REGION WATER, 100 PINE DR, HARRISBURG, PA 17103-1260  
4797440\* +CITY TREASURER, 10 North Second Street, Suite 103, HARRISBURG, PA 17101-1679  
4797441\* +CITY TREASURER, 10 North Second Street, Suite 103, HARRISBURG, PA 17101-1679  
4797442\* +CITY TREASURER, 10 North Second Street, Suite 103, HARRISBURG, PA 17101-1679  
4797444\* +DAUPHIN COUNTY TREASURER, 101 MARKET ST. ROOM 105, HARRISBURG, PA 17101-2012  
4797455\* +MAGISTERIAL DISTRICT#: MDJ-12-2-04, 1805 N CAMERON ST, HARRISBURG, PA 17103-1021  
4797449\* +Magisterial District Court 12-2-03, 50 Canal Street, Middletown, PA 17057-1568  
4797450\* +Magisterial District Court 12-2-03, 50 Canal Street, Middletown, PA 17057-1568  
4797451\* +Magisterial District Court 12-2-03, 50 Canal Street, Middletown, PA 17057-1568  
4797452\* +Magisterial District Court 12-2-03, 50 Canal Street, Middletown, PA 17057-1568  
4797453\* +Magisterial District Court 12-2-03, 50 Canal Street, Middletown, PA 17057-1568  
4797463\* +PPL ELECTRIC UTILITIES, 827 HAUSMAN RD, ALLENTOWN, PA 18104-9392  
4797464\* +PPL ELECTRIC UTILITIES, 827 HAUSMAN RD, ALLENTOWN, PA 18104-9392  
4797461\* PPL Electric Utilities, 827 Hausman Road, ALLENTOWN, PA 18104-9392  
4797462\* PPL Electric Utilities, 827 Hausman Road, ALLENTOWN, PA 18104-9392  
4797458\* +Penn Credit Corporation, Attn: Bankruptcy, PO Box 988, HARRISBURG, PA 17108-0988

TOTALS: 0, \* 19, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 08, 2016

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 6, 2016 at the address(es) listed below:

Joshua I Goldman on behalf of Creditor PNC BANK N.A. bkgroup@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Leon P Haller on behalf of Trustee Leon P. Haller (Trustee) lhaller@pkh.com, dmaurer@pkh.com  
Leon P. Haller (Trustee) lhaller@pkh.com, lrynard@pkh.com;lhaller@ecf.epiqsystems.com  
Stephen Wade Parker on behalf of Debtor Luis Angel Morato-Lara Mooneybkecf@gmail.com,  
wade@swparkerlaw.com  
United States Trustee ustpreion03.ha.ecf@usdoj.gov

TOTAL: 5

**Information to identify the case:**Debtor 1 **Luis Angel Morato-Lara**

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-1899**

EIN --\_-----

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN -----

EIN --\_-----

United States Bankruptcy Court **Middle District of Pennsylvania**Case number: **1:16-bk-02379-MDF****Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Luis Angel Morato-Lara

**By the  
court:**October 6, 2016Honorable Mary D. France  
United States Bankruptcy Judge

By: CGambini, Deputy Clerk

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

### **Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**